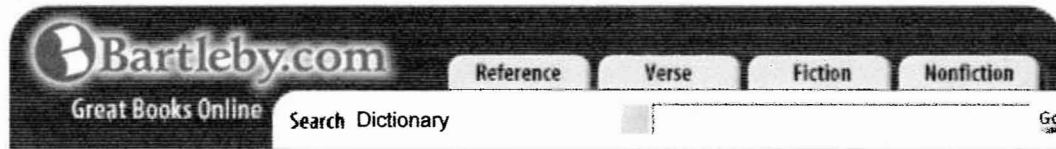
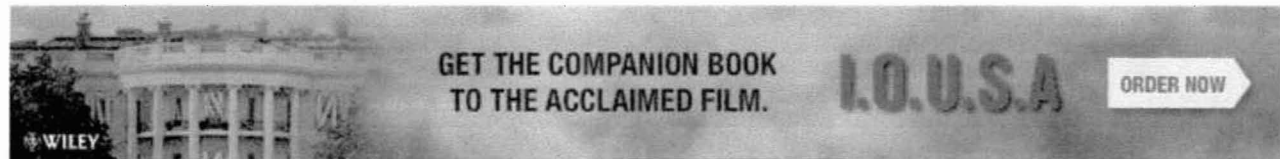


EXHIBIT 13



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The American Heritage® Dictionary of the English Language: Fourth Edition. 2000.

infer

SYLLABICATION: in-fer

PRONUNCIATION: in-für'

VERB: Inflected forms: **in-ferred, in-fer-ring, in-fers**

TRANSITIVE VERB: **1. To conclude from evidence or premises.** **2.** To reason from circumstance; surmise: *We can infer that his motive in publishing the diary was less than honorable.* **3.** To lead to as a consequence or conclusion: *"Socrates argued that a statue inferred the existence of a sculptor"* (Academy). **4.** To hint; imply.

INTRANSITIVE VERB: To draw inferences.

ETYMOLOGY: Latin *inferre*, to bring in, adduce : *in-*, in; see *in-*² + *ferre*, to bear; see *bher-*¹ in Appendix I.

OTHER FORMS: **in-fer'a-ble** —ADJECTIVE
in-fer'a-bly —ADVERB
in-fer'rer —NOUN

USAGE NOTE: *Infer* is sometimes confused with *imply*, but the distinction is a useful one. When we say that a speaker or sentence implies something, we mean that it is conveyed or suggested without being stated outright: *When the mayor said that she would not rule out a business tax increase, she implied (not inferred) that some taxes might be raised.* Inference, on the other hand, is the activity performed by a reader or interpreter in drawing conclusions that are not explicit in what is said: *When the mayor said that she would not rule out a tax increase, we inferred that she had been consulting with some new financial advisers, since her old advisers were in favor of tax reductions.*

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